

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Dep Thi Tran  
 Debtor

Case No. 19-11200-mdc  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: JEGilmore  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Jun 23, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 25, 2020.

db +Dep Thi Tran, 421 Baileys Run Lane, Springfield, PA 19064-2144  
 14290829 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  
 14279852 +Cavalry, SPV I, LLC 500 Summit Lake Drive, 500 Summit Lake Drive, Suite 400,  
 Valhalla, NY 10595-2321  
 14321832 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,  
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386  
 14279863 +U.S. Bank, National Association,, as Trustee, etc., c/o Specialized Loan Servicing, LLC,  
 8742 Lucent Blvd., Suite 300, Littleton, CO 80129-2386

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: BTPDERSHAW.COM Jun 24 2020 09:03:00 TERRY P. DERSHAW, Dershaw Law Offices,  
 P.O. Box 556, Warminster, PA 18974-0632  
 smg E-mail/Text: megan.harper@phila.gov Jun 24 2020 05:43:26 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jun 24 2020 05:42:39 U.S. Attorney Office,  
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14279850 EDI: BECKLEE.COM Jun 24 2020 09:03:00 American Express Bank, FSB, c/o Beckett & Lee,  
 P.O. Box 3001, Malvern, PA 19355-0701  
 14306506 EDI: BECKLEE.COM Jun 24 2020 09:03:00 American Express National Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 14279851 EDI: BANKAMER.COM Jun 24 2020 09:03:00 Bankamerica, Po Box 982238, El Paso, TX 79998  
 14299233 +E-mail/Text: bankruptcy@cavps.com Jun 24 2020 05:42:31 Cavalry SPV I, LLC,  
 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321  
 14279854 +EDI: CITICORP.COM Jun 24 2020 09:03:00 CitiCards, P.O. Box 6500,  
 Sioux Falls, SD 57117-6500  
 14279855 EDI: DIRECTV.COM Jun 24 2020 09:03:00 DirecTV, LLC, by American InfoSource, LP,  
 P.O. Box 5008, Carol Stream, IL 60197-5008  
 14290067 EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 14279856 +EDI: DISCOVER.COM Jun 24 2020 09:03:00 Discover Fin Svcs Llc, Po Box 15316,  
 Wilmington, DE 19850-5316  
 14279858 +EDI: IIC9.COM Jun 24 2020 09:03:00 I C System Inc, Po Box 64378,  
 Saint Paul, MN 55164-0378  
 14279859 +EDI: IRS.COM Jun 24 2020 09:03:00 Internal Revenue Service, 600 Arch Street,  
 Philadelphia, PA 19106-1695  
 14279853 EDI: JPMORGANCHASE Jun 24 2020 09:03:00 Chase Card, Po Box 15298, Wilmington, DE 19850  
 14294046 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:42:00  
 Pennsylvania Department of Revenue, Bankruptcy Division P O Box 280946,  
 Harrisburg PA 17128-0946  
 14279860 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jun 24 2020 05:42:01  
 Pennsylvania Department of Revenue, P.O. Box 280946, Harrisburg, PA 17128-0946  
 14279861 +EDI: PFAL Jun 24 2020 09:03:00 Provident Funding Asso, 1235 N Dutton Ave Ste E,  
 Santa Rosa, CA 95401-4666  
 14279862 +EDI: CITICORP.COM Jun 24 2020 09:03:00 Thd/cbna, Po Box 6497,  
 Sioux Falls, SD 57117-6497

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

smg\* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 14279857\* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316

TOTALS: 0, \* 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 25, 2020

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: JEGilmore  
Form ID: 318

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Total Noticed: 23

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 23, 2020 at the address(es) listed below:

DAVID A. SCHOLL on behalf of Debtor Dep Thi Tran judgescholl@gmail.com  
DENISE A. KUHN on behalf of Creditor Commonwealth of Pennsylvania, Department of Revenue  
dkuhn@attorneygeneral.gov  
GARY F SEITZ on behalf of Trustee TERRY P. DERSHAW gseitz@gsbblaw.com  
HOLLY SMITH MILLER on behalf of Trustee TERRY P. DERSHAW hsmiller@gsbblaw.com,  
abrown@gsbblaw.com  
REBECCA ANN SOLARZ on behalf of Creditor U.S. Bank National Association, as Trustee, for  
Structured Asset Mortgage Investments II Inc., Prime Mortgage Trust, Certificates, Series 2007-1  
bkgroup@kmlawgroup.com  
TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

**Information to identify the case:**

Debtor 1	<u>Dep Thi Tran</u>	Social Security number or ITIN	<b>xxx-xx-5685</b>
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court <b>Eastern District of Pennsylvania</b>			
Case number: <b>19-11200-mdc</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Dep Thi Tran

6/23/20

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**